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Arthur et al.(10) **Pub. No.: US 2008/0208743 A1**(43) **Pub. Date: Aug. 28, 2008**(54) **TRANSFER OF VALUE BETWEEN MOBILE
DEVICES IN A MOBILE COMMERCE
SYSTEM****Publication Classification**(51) **Int. Cl.**
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Greenwood Village, CO (US)(21) **Appl. No.: 11/830,436**(22) **Filed: Jul. 30, 2007****Related U.S. Application Data**(60) Provisional application No. 60/911,113, filed on Apr.
11, 2007, provisional application No. 60/891,106,
filed on Feb. 22, 2007.(57) **ABSTRACT**

Methods, systems, and machine-readable media are disclosed for handling payment transactions in a mobile commerce system and initiated between mobile devices. According to one embodiment, a method of processing a payment transaction from a first mobile wallet application of a first mobile device to a second mobile wallet application of a second mobile device in a mobile commerce system can comprise receiving at a first acquirer system a communication from the first mobile device. The communication can be related to the payment transaction and can include information identifying a first financial account from which a payment is requested. A second acquirer system for authorizing the payment can be identified based on the information identifying the first financial account. The communication can be sent to the second acquirer system for authorization of the transaction based on the information related to the first financial account.

